

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	:	
	:	
<b>RUSSELL M. SARBO and</b>	:	<b>CASE NO. 12-22460-CMB</b>
<b>DIANA L. SARBO,</b>	:	
	:	
<b>DEBTORS,</b>	:	<b>CHAPTER 13</b>
	:	
	:	<b>DOCUMENT NO. 86</b>
<b>RUSSELL M. SARBO and</b>	:	
<b>DIANA L. SARBO,</b>	:	
	:	
<b>MOVANTS,</b>	:	
<b>-vs-</b>	:	
	:	
<b>AAS DEBT RECOVERY, INC.; AFNI;</b>	:	
<b>APOTHAKER &amp; ASSOCIATES; ASSET:</b>	:	
<b>ACCEPTANCE LLC; CBCS; CENTRAL:</b>	:	
<b>PORTFOLIO CONTROL, INC.; CITI</b>	:	
<b>MORTGAGE; CITIFINANCIAL;</b>	:	
<b>CREDIT COLLECTION SERVICES;</b>	:	
<b>CREDIT MANAGEMENT CO.; ER</b>	:	
<b>SOLUTIONS, INC; EASTERN</b>	:	
<b>ACCOUNT SYSTEM; EDWARD A.</b>	:	
<b>ABRAHAM &amp; ASSOCIATES, P.C.</b>	:	
<b>FIDELITY PROPERTIES INC.; FIRST</b>	:	
<b>NATIONAL BANK; FULTON,</b>	:	
<b>FRIEDMAN &amp; GULLACE, LLC</b>	:	
<b>GC SERVICES; J.C. CHRISTENSEN &amp;</b>	:	
<b>ASSOCIATES, INC.; JACOB</b>	:	
<b>COLLECTION GROUP, LLC;</b>	:	
<b>JAMESON CARE CENTER; JAMESON:</b>	:	
<b>HEALTH SERVICE; LVNV FUNDING</b>	:	
<b>LLC; MIDLAND CREDIT MANAGE-</b>	:	
<b>MENT, INC. NCO FINANCIAL</b>	:	
<b>SERVICES; NORTHLAND GROUP</b>	:	
<b>INC.; PENN CREDIT; PENN CREDIT</b>	:	
<b>CORPORATION; PHELAN,</b>	:	
<b>HALLINAN &amp; SCHMIEG, LLP;</b>	:	
<b>PRAXIS FINANCIAL SOLUTIONS,</b>	:	
<b>INC.; VISION FINANCIAL CORP.;</b>	:	
<b>RONDA J. WINNECOUR, TRUSTEE,</b>	:	
<b>UNITED STATES TRUSTEE</b>	:	
	:	
<b>RESPONDENTS.</b>	:	

**DEBTORS' CERTIFICATION REGARDING ELIGIBILITY FOR DISCHARGE**

1. The Debtors have made all payments required by the Chapter 13 Plan.
2. The Debtors are not required to pay any Domestic Support Obligations.
3. The Debtors are entitled to a discharge under the terms of Section 1328 of the Bankruptcy Code. The Debtors have not received a prior discharge in a bankruptcy case within the time frames specified in Section 1328(f)(1) of the Bankruptcy Code. Section 1328(h) of the Bankruptcy Code does not render the Debtors ineligible for a discharge.
4. On May 25, 2017, at docket numbers 75 and 76, Debtors complied with Federal Rule of Bankruptcy Procedure 1007(c) by filing a *Certification of Completion of Postpetition Instructional Course in Personal Financial Management*, with the *Certificate of Completion* attached to the form.

This Certification is being signed under penalty of perjury by the Undersigned Counsel who duly questioned Debtors about the statements in this Certification and verified the answers in support of this Certification.

Dated: August 3, 2017

/s/ Paula J. Cialella, Esq.

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